

State of Washington  
Office of Insurance Commissioner

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

2002 Washington Market Share and Loss Ratio  
Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Mutual Of Enumclaw Ins Co	14761	WA	\$16,945	7.51%	\$17,629	\$18,671	105.91%
2	American States Ins Co	19704	IN	\$14,966	6.63%	\$13,285	\$5,461	41.11%
3	American Economy Ins Co	19690	IN	\$12,439	5.51%	\$12,258	\$6,500	53.03%
4	State Farm Fire And Cas Co	25143	IL	\$9,509	4.21%	\$8,930	\$25,677	287.53%
5	Westport Ins Corp	34207	MO	\$8,534	3.78%	\$10,090	\$4,464	44.24%
6	North Pacific Ins Co	23892	OR	\$7,430	3.29%	\$6,378	\$3,426	53.72%
7	Contractors Bonding & Ins Co	37206	WA	\$7,257	3.22%	\$5,691	\$2,314	40.66%
8	Truck Ins Exch	21709	CA	\$5,707	2.53%	\$5,123	\$503	9.81%
9	Farmers Ins Exch	21652	CA	\$5,513	2.44%	\$5,438	\$3,909	71.88%
10	Travelers Ind Co Of IL	25674	IL	\$4,786	2.12%	\$4,175	\$1,645	39.40%
11	Hartford Cas Ins Co	29424	IN	\$4,625	2.05%	\$4,260	\$2,091	49.07%
12	Philadelphia Ind Ins Co	18058	PA	\$4,609	2.04%	\$4,112	\$2,113	51.39%
13	Atlantic Mut Ins Co	19895	NY	\$4,431	1.96%	\$5,662	\$3,012	53.19%
14	Allstate Ins Co	19232	IL	\$4,395	1.95%	\$4,185	\$2,118	50.60%
15	Ohio Cas Ins Co	24074	OH	\$4,021	1.78%	\$2,342	\$1,504	64.21%
16	Federal Ins Co	20281	IN	\$3,951	1.75%	\$3,282	\$1,131	34.47%
17	Continental Cas Co	20443	IL	\$3,543	1.57%	\$2,659	(\$1,175)	(44.21)%
18	Unigard Ins Co	25747	WA	\$3,451	1.53%	\$3,132	\$1,463	46.72%
19	Charter Oak Fire Ins Co	25615	CT	\$3,415	1.51%	\$3,553	\$4,526	127.37%
20	Valiant Ins Co	26611	IA	\$3,316	1.47%	\$3,354	\$2,971	88.59%
21	American Ins Co	21857	NE	\$3,248	1.44%	\$2,533	\$354	13.97%
22	Liberty Northwest Ins Corp	41939	OR	\$3,203	1.42%	\$3,188	\$1,903	59.69%
23	Transcontinental Ins Co	20486	NY	\$2,966	1.31%	\$3,273	\$4,946	151.13%
24	West American Ins Co	44393	IN	\$2,930	1.30%	\$3,068	\$2,535	82.65%
25	Northern Ins Co Of NY	19372	NY	\$2,880	1.28%	\$3,453	\$3,552	102.87%
26	National Surety Corp	21881	IL	\$2,868	1.27%	\$2,961	\$361	12.20%
27	Security Ins Co Of Hartford	24902	CT	\$2,574	1.14%	\$1,497	\$585	39.05%
28	Travelers Ind Co Of Amer	25666	CT	\$2,442	1.08%	\$2,341	\$761	32.49%
29	Hartford Fire In Co	19682	CT	\$2,296	1.02%	\$2,176	\$667	30.67%
30	Royal Ins Co Of Amer	26980	IL	\$2,292	1.02%	\$2,102	\$3,456	164.43%
31	Firemans Fund Ins Co	21873	CA	\$2,180	0.97%	\$2,389	\$4,396	184.04%
32	Mid-Century Ins Co	21687	CA	\$1,871	0.83%	\$2,361	\$1,009	42.76%
33	Amco Ins Co	19100	IA	\$1,866	0.83%	\$988	\$249	25.22%
34	Continental Western Ins Co	10804	IA	\$1,833	0.81%	\$1,055	(\$40)	(3.75)%
35	Valley Forge Ins Co	20508	PA	\$1,728	0.77%	\$2,270	\$3,493	153.85%
36	Transportation Ins Co	20494	IL	\$1,720	0.76%	\$2,027	\$7,222	356.25%
37	Zurich American Ins Co	16535	NY	\$1,695	0.75%	\$682	\$685	100.51%
38	Church Mut Ins Co	18767	WI	\$1,681	0.74%	\$1,483	\$1,502	101.26%
39	Lumbermens Mut Cas Co	22977	IL	\$1,644	0.73%	\$1,318	\$83	6.33%
40	American & Foreign Ins Co	24589	DE	\$1,633	0.72%	\$2,137	\$2,699	126.28%
All 203 Other Companies				\$47,313	20.96%	\$48,325	\$44,418	91.92%
Totals (Loss Ratio is average)				\$225,707	100.00%	\$217,167	\$177,162	81.58%

(1)Excluding all Loss Adjustment Expenses (LAE)